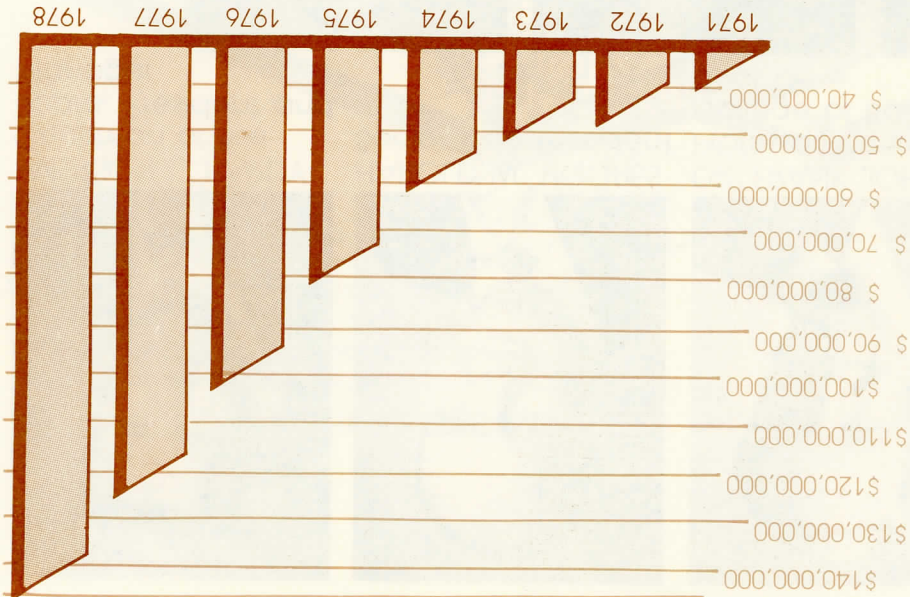


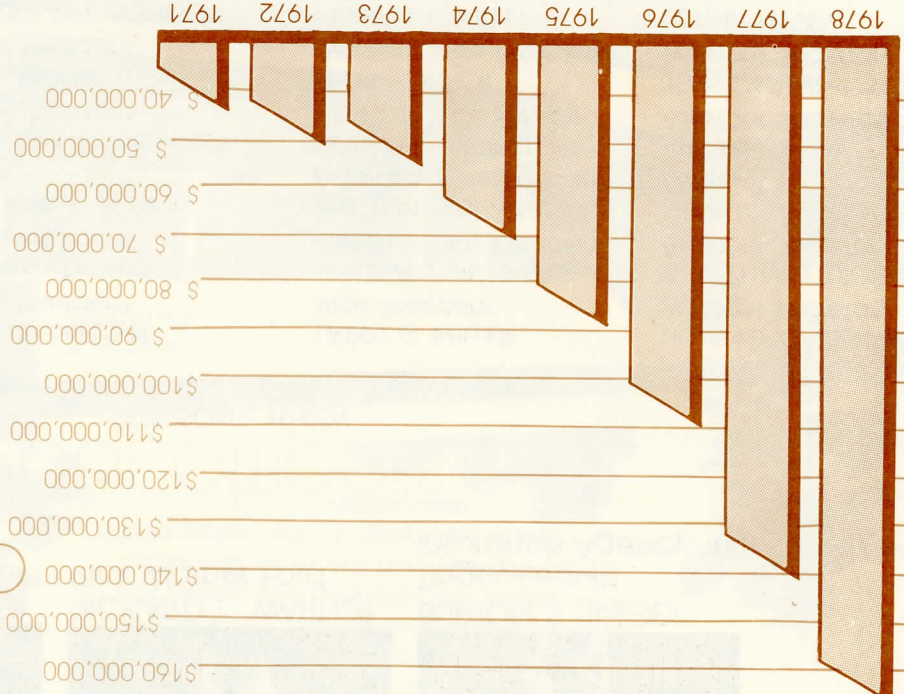
savings on deposit

In view of the keen competitiveness for savings dollars during 1978, Deseret Federal's 15 1/2% gain in savings deposits and 2,709 new savings accounts must be considered impressive.

\$145,242,309



\$164,378,084



outstanding mortgage loans

Our 1978 increase of over \$23 Million in mortgage loans once again points out Deseret Federal's aggressive support in favor of those endeavoring to secure new or existing single family residences.